IN THE CLAIMS:

1. (Previously Presented) A method for providing access to electronic services via a secure access code, comprising:

displaying, via a virtual keyboard, a predetermined number of keys which are used to input the secure access code;

associating at least two variables with each individual key, wherein one or more of said variables change from one access to another;

associating different combinations of variables with different keys for different attempts to input the secure access code;

selecting, by a user, each key which corresponds to at least one of the variables of the secure access code;

comparing the values associated with each selected key with a code stored in a database; and

allowing the user to access electronic services, if the values associated with the keys, as sequentially selected by the user, match the stored code.

2. (Previously Presented) The method of claim 1, wherein the variables assigned to each key are alphanumeric characters.

3. (Original) The method of claim 1, wherein the variables are numbers.

4. (Original) The method of claim 1, wherein the variables are letters.

5. (Original) The method of claim 1, wherein the variables are a combination of letters and numbers.

6. (Original) The method of claim 1, wherein the variables are symbols.

7. (Previously Presented) The method of claim 1, wherein the combination of variables is generated by a predetermined sequence which may change after a predetermined period of time or a predetermined number of access attempts.

8. (Previously Presented) The method of claim 7, wherein the combination of variables is selected and associated with the keys in accordance with a predetermined sequence of a combination of values and a single combination is displayed for each user.

9. (Canceled).

10. (Canceled).

11. (Canceled).

12. (Previously Presented) A virtual keyboard, comprising:

a predetermined number of virtual keys for inputting an access code; and

a predetermined number of variable combinations associated with each virtual key, wherein at least two variables are associated with each virtual key, different combinations of

variables are associated with different virtual keys for different attempts to input an access code, and a user selects a virtual key based on whether the variables associated with the virtual key match the corresponding portion of the access code.

13. (Canceled)

14. (Currently Amended) The virtual keyboard of claim 12, wherein the ~~variables~~ variable combinations are numbers.

15. (Currently Amended) The virtual keyboard of claim 12, wherein the ~~variables~~ variable combinations are letters.

16. (Currently Amended) The virtual keyboard of claim 12, wherein the ~~variables~~ variable combinations are a combination of letters or numbers.

17. (Currently Amended) The virtual keyboard of claim 12, wherein the ~~variables~~ variable combinations are symbols.

18. (Previously Presented) The virtual keyboard of claim 12, wherein the variable combinations are generated in accordance with a predetermined sequence of combination of values.

19. (Previously Presented) The virtual keyboard of claim 12, wherein a set of variable combinations is selected and displayed for each user.

20. (Canceled)

21. (Previously Presented) A virtual keypad, comprising:

a plurality of virtual keys on a graphical user interface for inputting information by a user, the graphical user interface for displaying the plurality of virtual keys in different arrangements and different positions for different attempts at inputting information by a user; and

a plurality of character combinations associated with each virtual key of the plurality of virtual keys, wherein at least two variables are associated with each virtual key, different character combinations are associated with different keys for different attempts at inputting information by a user, and each variable in each combination of variables represents a different value, wherein the plurality of character combinations are representative of individual elements of a secret codeword.

22. (Previously Presented) A method for providing secure access, comprising:

providing a plurality of virtual keys on a graphical user interface by which a user can input a secure code; and

associating two or more variables with each of the plurality of virtual keys, different combinations of variables are associated with different virtual keys for different attempts to input the secure code, each variable in the combination of variables represents a different value,

wherein the value of the variables are selected from a predetermined set of combinations listed in a table that contains all possible combinations of variables and virtual keys without any repetition of variables, and that a user is assigned one of the predetermined sets of combinations listed in the table upon the use of the machine.

23. (Currently Amended) A secure access terminal, comprising;

a graphical user interface for allowing a user to access secured electronic information;

a plurality of virtual keys displayed on the graphical user interface, each virtual key having at least two variables associated ~~there with~~ therewith, different combinations of variables are associated with different virtual keys for different attempts to access secured electronic information; and

a table that contains all possible combinations of variables and virtual keys without any repetition of variables for assigning a set of variables to the plurality of virtual keys.

24. (Previously Presented) A method for providing access to a secured terminal, comprising:

inserting a bank issued card into a terminal to execute banking transactions;

creating a virtual keyboard by assigning a combination of variables to a virtual key in the virtual keyboard, the combination of variables comprising at least two variables, wherein the combination of variables comprising at least two variables, and different combinations of variables are assigned to different virtual keys after a predetermined time has elapsed, or after a predetermined number of attempts to access a secured terminal;

displaying the virtual keyboard to a user; and

requesting the access code be entered into the virtual keyboard.

25. (Previously Presented) The method of claim 24, further comprising:

transmitting card information to a server;

verifying the authenticity of the bank issued card; and

selecting a virtual keyboard to display to the user from a table that contains all possible combinations of variables and virtual keys without any repetition of variables for assigning a set of variables to the plurality of virtual keys.

26. (Previously Presented) The method of claim 24, further comprising:

inputting a personal access code;

encrypting data representing the personal access code and transmitting the data to a server;

verifying the personal access code; and

allowing the user to access various banking transactions.

27. (Canceled)

28. (Original) The method of claim 24, wherein the variables are numbers.

29. (Original) The method of claim 24, wherein the variables are letters.

30. (Original) The method of claim 24, wherein the variables are a combination of letters or numbers.

31. (Original) The virtual keyboard of claim 24, wherein the variables are symbols.